

**What Is Claimed Is:**

1. A method for fundraising, comprising:  
receiving a transaction purchase amount from a merchant;  
5 determining a donation amount based on the received transaction purchase amount  
and a predefined donation percentage for the merchant; and  
crediting the determined donation amount to an account of a beneficiary.

2. The method as recited in claim 1, wherein the step of receiving a transaction  
10 purchase amount comprises receiving, from a point of sale location, a transaction purchase  
amount and a purchaser identification.

3. The method as recited in claim 2, wherein the step of receiving a transaction  
purchase amount and a purchaser identification comprises receiving a purchaser  
15 identification from one of a magnetic strip reading device, a bar code scanner, and a  
keypad.

4. The method as recited in claim 1, wherein the step of determining a donation  
amount comprises:

20 determining a first donation amount for a first beneficiary based on the received  
transaction purchase amount, the predefined donation percentage, and a first percentage  
representing a percentage corresponding to the first beneficiary; and

determining a second donation amount for a second beneficiary based on the  
received transaction purchase amount, the predefined donation percentage, and a second  
25 percentage representing a percentage corresponding to the second beneficiary.

5. The method as recited in claim 4, wherein the step of crediting comprises crediting  
the first donation amount to an account of the first beneficiary and the second donation  
amount to an account of the second beneficiary.

6. The method as recited in claim 1, further comprising the step of electronically transferring the donation amount of funds to the beneficiary account.

7. The method as recited in claim 1, further comprising the step of storing a purchaser  
5 identification and a corresponding beneficiary identification.

8. The method as recited in claim 7, wherein the step of storing a purchaser  
identification and a corresponding beneficiary identification comprises storing a first  
beneficiary identification and a corresponding first percentage and storing a second  
10 beneficiary identification and a corresponding second percentage.

9. The method as recited in claim 1, further comprising the step of storing a donation  
percentage associated with a merchant.

10. The method as recited in claim 7, further comprising the step of storing a merchant  
15 identification and a corresponding plurality of beneficiary identifications acceptable to the  
merchant.

11. The method as recited in claim 10, wherein the step of crediting comprises  
20 crediting, if the beneficiary identification corresponding to the purchaser identification  
matches at least one of the plurality of beneficiary identifications corresponding to the  
merchant identification.

12. The method as recited in claim 1, further comprising the step of storing the  
25 transaction purchase amount, the donation amount, and a beneficiary identification to a  
data store.

13. The method as recited in claim 1, further comprising the steps of preparing a report  
and reporting the purchase amount, the donation amount, and a beneficiary identification.

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14. The method as recited in claim 1, further comprising the step of selecting, by a purchaser associated with the transaction purchase amount, the beneficiary.

15. The method as recited in claim 1, wherein:

5 the step of receiving a transaction purchase amount comprises receiving a plurality of transaction purchase amounts and storing the transaction purchase amounts; and

the step of determining a donation amount comprises determining, in a batch process, a donation amount based on the received plurality of transaction purchase amounts and a predefined donation percentage for said merchant.

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16. A method for fundraising, comprising:

contracting with a merchant to donate a predefined percentage of transaction proceeds;

15 storing an identification of the merchant and the predefined percentage on a data store;

contracting with a purchaser that selects a beneficiary for receiving at least a portion of the merchant donation;

storing an identification of the purchaser and an identification of the selected beneficiary on a data store; and

20 storing an identification of the purchaser on a card.

17. The method as recited in claim 16, wherein the step of storing an identification of the purchaser and an identification of the selected beneficiary comprises storing an identification of a first beneficiary and a corresponding first percentage and an  
25 identification of a second beneficiary and a corresponding second percentage.

18. The method as recited in claim 16, wherein the step of storing an identification of the purchaser comprises storing an identification of the purchaser on a magnetic strip on a donation program card.

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19. The method as recited in claim 16, wherein the step of storing an identification of the purchaser comprises storing a purchaser name on a card.

20. The method as recited in claim 16, wherein the step of storing an identification of the purchaser comprises storing a number corresponding to a purchaser on a card.

21. A system for fundraising, comprising:

a data store for storing a merchant identification, a predefined donation percentage corresponding to the merchant, a purchaser identification, and a beneficiary identification corresponding to the purchaser; and

a processor in communication with the data store and in communication with a merchant transaction device, the processor receiving a transaction purchase amount from a merchant, determining a donation amount based on the received transaction purchase amount and the predefined donation percentage for the merchant, and crediting the determined donation amount to an account of a beneficiary.

22. The system as recited in claim 21, further comprising a card comprising a data store for containing a card identification corresponding to the purchaser identification.

23. The system as recited in claim 22, wherein data store comprises a magnetic strip.

24. The system as recited in claim 22, wherein the data store comprises a bar code.